



**Billing Code: 4810-AM-P**

## **BUREAU OF CONSUMER FINANCIAL PROTECTION**

### **Consumer Advisory Board Meeting**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice of public meeting.

**SUMMARY:** This notice sets forth the announcement of a public meeting of the Consumer Advisory Board (CAB or Board) of the Consumer Financial Protection Bureau (Bureau). The notice also describes the functions of the Board. Notice of the meeting is permitted by section 9 of the CAB Charter and is intended to notify the public of this meeting. Specifically, Section 9(d) of the CAB Charter states:

(1) Each meeting of the Board shall be open to public observation, to the extent that a facility is available to accommodate the public, unless the Bureau, in accordance with paragraph (4) of this section, determines that the meeting shall be closed. The Bureau also will make reasonable efforts to make the meetings available to the public through live web streaming. (2) Notice of the time, place and purpose of each meeting, as well as a summary of the proposed agenda, shall be published in the **Federal Register** not more than 45 or less than 15 days prior to the scheduled meeting date. Shorter notice may be given when the Bureau determines that the Board's business so requires; in such event, the public will be given notice at the earliest practicable time. (3) Minutes of meetings, records, reports, studies, and agenda of the Board shall be posted on the Bureau's website

([www.consumerfinance.gov](http://www.consumerfinance.gov)). (4) The Bureau may close to the public a portion of any meeting, for confidential discussion. If the Bureau closes a meeting or any portion of a meeting, the Bureau will issue, at least annually, a summary of the Board's activities during such closed meetings or portions of meetings.

**DATES:** The meeting date is Thursday, October 22, 2015, 10:00 a.m. to 3:30 p.m. Eastern Daylight Time.

**ADDRESSES:** The meeting location is Consumer Financial Protection Bureau, 1275 First Street, NE, Washington, DC 20002.

**FOR FURTHER INFORMATION CONTACT:** Crystal Dully, Consumer Advisory Board and Councils Office, External Affairs, 1275 First Street, NE, Washington, DC 20002; telephone: 202-435-9588; [CFPB\\_CABandCouncilsEvents@cfpb.gov](mailto:CFPB_CABandCouncilsEvents@cfpb.gov).

**SUPPLEMENTARY INFORMATION:**

**I. Background**

Section 1014(a) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (<http://www.sec.gov/about/laws/wallstreetreform-cpa.pdf>) (Dodd-Frank Act) provides: “The Director shall establish a Consumer Advisory Board to advise and consult with the Bureau in the exercise of its functions under the Federal consumer financial laws, and to provide information on emerging practices in the consumer financial products or services industry, including regional trends, concerns, and other relevant information.” 12 U.S.C. 5494.

(a) The purpose of the Board is outlined in Section 1014(a) of the Dodd-Frank Act (<http://www.sec.gov/about/laws/wallstreetreform-cpa.pdf>), which states that the Board shall “advise and consult with the Bureau in the exercise of its functions under the

Federal consumer financial laws” and “provide information on emerging practices in the consumer financial products or services industry, including regional trends, concerns, and other relevant information.” (b) To carry out the Board’s purpose, the scope of its activities shall include providing information, analysis, and recommendations to the Bureau. The Board will generally serve as a vehicle for market intelligence and expertise for the Bureau. Its objectives will include identifying and assessing the impact on consumers and other market participants of new, emerging, and changing products, practices, or services. (c) The Board will also be available to advise and consult with the Director and the Bureau on other matters related to the Bureau’s functions under the Dodd-Frank Act.

## **II. Agenda**

The Consumer Advisory Board will discuss Arbitration, Trends and Themes in the marketplace, and Reaching Limited English Speaking Consumers.

Persons who need a reasonable accommodation to participate should contact [CFPB\\_504Request@cfpb.gov](mailto:CFPB_504Request@cfpb.gov), 202-435-9EEO, 1-855-233-0362, or 202-435-9742 (TTY) at least ten business days prior to the meeting or event to request assistance. The request must identify the date, time, location, and title of the meeting or event, the nature of the assistance requested, and contact information for the requester. CFPB will strive to provide, but cannot guarantee that accommodation will be provided for late requests.

Individuals who wish to attend the Consumer Advisory Board meeting must RSVP to [cfpb\\_cabandcouncilsevents@cfpb.gov](mailto:cfpb_cabandcouncilsevents@cfpb.gov) by noon, October 21, 2015. Members of the public must RSVP by the due date and must include “CAB” in the subject line of the RSVP.

### **III. Availability**

The Board's agenda will be made available to the public on October 7, 2015, via [consumerfinance.gov](http://consumerfinance.gov). Individuals should express in their RSVP if they require a paper copy of the agenda.

A recording and transcript of this meeting will be available after the meeting on the CFPB's website [consumerfinance.gov](http://consumerfinance.gov).

Dated: October 2, 2015.

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**Christopher D'Angelo,**

*Chief of Staff, Bureau of Consumer Financial Protection.*

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